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THE AUSTRIAN PRESS ON ENGLISH FREE TRADE.

(From the Times.)

There is nothing so staggering as a positive, precise, circumstantial statement, totally at variance with all one's existing information and belief. It has often been tried, and assurance frequently carries the day against knowledge. The Austrian *Neue Presse* attacks English free trade with a series of accusations, well garnished with sarcasms at British selfishness and hypocrisy. Indeed, if what it says be true, Mr. Hutt will have to come back from Vienna to convert his own people before he can pretend to show his face there. We were under the impression that we had really swept away the last vestige of Protection, and that even the London newsman, earning her eighteenth penny a week, was now left to the mercy of unrestricted and unlimited competition. We remembered that five years ago Mr. Gladstone claimed to have put the last stroke to the work begun by Sir Robert Peel. We believed that the twelve hundred items, be they more or less, of the old tariff had been reduced to the following compact little group:—Alcoholic liquors, malt, vinegar, and chloroform; tea, coffee, chicory, cocoa, sugar, and tobacco; corn, peas, beans, and rice; meal and other farinaceous articles; dry fruit and pepper; playing-cards and dice; gold and silver plate; timber and ships. Though one or two of the items savour of speciality, the whole can be reduced to the one head of luxuries, except timber and grain, taxed for reasons of their own, grain very lightly. There remained, indeed, a charge upon each unit of entry, which not even our Austrian censor could think inconsistent with our Free Trade professions, and which was not for Protection, or even for revenue, but to meet the expenses of the Treasury at the port of landing—viz., one penny. If we are wrongly informed, if we have been spending some years in the Sheep Hollow, and are not well "posted up" to the progress of reaction, we trust to be undeceived. But such being our impressions, we were not a little surprised to find England charged by an enlightened Austrian journal with being no Free-trader at all—a mere impostor, affecting free trade in matters that in their nature were beside its operation, and repudiating free trade when it came to the pinch—that is, to the real competition between English and foreign labour. Coffee, tea, tobacco, and raw silk, for example, as there is nobody to protect, are out of the question. Coals and iron we have enough of at home, and have no reason to fear free trade in them. But our Austrian contemporary proceeds to inform the world that we have not removed protective duties from manufactures in that more advanced condition in which most work is contained. These are still burdened, it says, with duties high enough to prevent importation or to reduce it to a minimum. For this, it observes, truly enough, a high duty is unnecessary. In articles which can severally only yield a small profit, and can only repay by the sale of a great number, ten or even five per cent. is enough to turn the scale in favour of the home produce and exclude the foreign. With this preface, it goes on to state, as a matter of fact, that England continues, notwithstanding all its professions, to charge a duty of ten per cent. on the commonest kinds of leather goods, shoes, gloves, &c.; that she does the same with cotton and metallic goods, arms, silk goods, laces, woollens, &c.; that she thus prevents the importation of cotton gloves, stockings, and nightgowns, and even of machinery, in which she might afford to tolerate a rival. Our contemporary, growing warm with just indignation, winds up with a fresh list reserved for the climax:—"Foreign books and foreign crockery, continental glass bottles and foreign linen, foreign candles, foreign carpets, foreign musical instruments, foreign lace, and even perfumed soap John Bull declines to receive from abroad. Freetraders to that extent we can be!"

It is evident that Mr. Hutt's first duty will be to let the Austrian public know the facts of the case. Their sources of information must be rather antiquated. They have not even availed themselves of the British travelling public, whom the *Neue Presse* very justly observes to have a sort of natural instinct in favour of free trade, impelling them to cheat the Customs for the very pleasure of doing so. Under the reign of high duties, it says, "whoever entered the country (that is, England) smuggled; everybody on board a ship, down to the cabin boy or ship's dog, every pilot or fisherman, every traveller, and notably the fair sex, with their numerous opportunities and pretences for so doing—all combined to carry on a roving free trade, the figures of which never came into the import lists." Nothing can be more true, as many husbands and fathers have known, if not to their cost, at least to their anxiety. As stolen waters are sweet, so are smuggled cigars, and so used to be smuggled lace, smuggled gloves, smuggled velvets, smuggled watches, and every bit of contraband. But our contemporary must be aware that what he calls "the opportunity" still exists. He must have noticed the enormous travelling boxes of British tourists, out of all proportion to their personal wants. He must have observed that English ladies, and even their maids, still indulge in an amplitude of dress that permits of contrabandism on quite a commercial scale. But with these natural born and incurable smugglers always passing before his eyes, on the railways, at the table d'hôte, and wherever the people congregate, why did he not ask one of them a simple question or two as to our Customs dues now in force?

The German Freetrader, as he professes himself, has possibly drawn an inference of his own from the commercial statistics of his own country. The exportation of Austrian manufactured goods into the British Isles is not so great as might be, and he concludes that the traffic is still clogged with the old duties. The late Exhibition, we believe, has done a good deal, and new agencies have been opened for the sale of Austrian goods in this metropolis. But no doubt we might take a great deal more. Their glass, their leather, and some other specialties we all appreciate, but, in so large a country, with such a variety of people, climate, and soil, there must be a good deal that we only want to know. We live, too, in days when the rail has surmounted the difficulties of an inland position. Why do we not take more from Austria? We tell our contemporary it is no fault of ours. It is not we who raise barriers in the way. We are ready to take everything the Austrians can make for us on precisely the same terms on which we deal with our own manufacturers. But they will have to learn from Mr. Hutt that it is hard for trade, though often circuitous, to be entirely one-sided. We cannot buy so much as if we could also sell; and it is for the Austrians themselves to put us in a position to become better customers. Our contemporary may be assured that there is no prejudice in this country against exotic articles, whether of common use, or of luxury, or of taste. Inasmuch as we are, we are also singularly dependent upon our neighbours, and glad to

collect round us in every room of our houses specimens of every fashion and school, of every people and clime. It is only our Continental neighbours who would widen the Straits and divide us still further from the whole world. The separation, of course, recoils on themselves, not the least in bringing about a profound ignorance of the true state of things in this country, as in the instance before us.

But as we lay down the pen the solution of this strange blunder seems to present itself. It is extraordinary, but not more extraordinary than the thing to be accounted for. We suspect that the Austrian writer, altogether new to the theme, and more accustomed to discuss high politics than commerce, asked for straw to make his bricks with, and obtained it in the shape of the "Treaty of Commerce between Great Britain and France, November, 1860." We may suppose that a position in the Austrian Foreign-office made him more familiar with treaties than with trade; and that he also concluded that in a voluntary convention between two equal Powers, quite free to act, there must be reciprocal and something like equal benefits. Did Austria herself ever give away that for which she did not receive an equivalent? Under these most natural impressions our contemporary would seem to have assumed that the long schedule of articles and duties attached to the treaty had a mutual bearing, and represented the duties to be levied, not only by the French on our goods, but also by us upon French goods. Indeed, on casting the eye over the lists of articles so prettily selected and oratorically arrayed by our contemporary, and looking also at the alleged duties, we find that he has actually borrowed them from the schedule of the treaty. Yes, it is most true. The "leather goods, the shoes, the gloves," the "metallic goods, arms, silk goods, laces, woollens," &c.; the "cotton goods, stockings, nightgowns, and even machinery," the "books and crockery, glass bottles and linen, candles and carpets, musical instruments, lace, and even perfumed soap," which our Austrian critic indignantly charges "John Bull" with excluding by the low but effectual duties of 10 or 5 per cent., are not excluded by John Bull at all, but by his French neighbour, as far as the duty is an exclusion! Our Austrian contemporary is not aware that when we entered into that negotiation we had just surrendered some hundred thousand pounds of duties, which we might have kept in hand, and that we were with other sacrifices that we had to obtain concessions from France. We were then so entirely without the vestige of a Protective duty that we could offer nothing to France without a corresponding abandonment of excise on our own manufacture. But the schedule which has betrayed the Austrian novice into this ridiculous blunder, we beg to assure him, is for the use of the French *Douanes*, not ours. Our manufacturers will be only too much obliged to him if he will procure its utter destruction.

EXAMINATION OF CRIMINALS UPON OATH.

(From the Daily Telegraph.)

Sir Edward Coke has recorded his opinion that the examination of criminals upon oath is an invention of the devil for the eternal destruction of the souls of men; and the Conservative objectors who deprecated Sir Fitzroy Kelly's bill on its second reading yesterday seemed to share the nervous repugnance. The occasion which provoked Sir Edward's emphatic dictum was this. A practice had grown up in the ecclesiastical courts of interrogating defendants accused of incontinence, heresy, simony, and other offences subject to the jurisdiction of those tribunals; and the Privy Council questioned the great jurist and his eminent colleague, Chief Justice Popham, as to the legality of the practice. The reply is full of learned references to precedents, but the legal lore is not more conspicuous than the vehement protests against the cruelty and injustice of the ecclesiastical device of exacting confessions from persons criminally accused. The common law of England in this respect has always furnished a remarkable contrast to almost every other system of jurisprudence. Not only do we forbear to exact evidence from criminals, but we refuse to let them give evidence in their own behalf. The ancient canon law proceeded on the precisely opposite principle, and allowed laymen as well as clerics to be examined upon their oaths concerning heresy and other offences. This, as we all know, was the usage of the Inquisition, and the horrors of that tribunal are almost wholly connected with the cruel means adopted for extorting unwilling admissions. The practice of interrogating defendants originated in the ancient Roman law, and all the systems of jurisprudence which have partially accepted that model have adopted a similar mode of procedure. Hence the long-established custom of our Court of Chancery, requiring from defendants "discoveries" of facts within their knowledge; hence the method used in the Scotch courts of appealing to the consciences of parties before them, and of requiring them, in some cases, to confess or deny facts by solemn declaration; hence also the practice of the Continental courts, which conform in a great measure to the rules of the old Roman law. There is no more striking contrast between English criminal procedure and that which prevails on the Continent than the mode in which judges examine the accused. The manner in which prisoners are interrogated by French and German judges is peculiarly shocking to our notions of justice. We English feel indignant at the spectacle, when some poor wretch, on trial for his life, is made to sustain an unequal contest of words with a functionary who is protected from defeat by his experience and authority. Every unguarded word which, in his confusion, the accused suffers to escape, is carefully recorded, and the true meaning of his replies is constantly perverted or strained with cruel ingenuity.

Such a system as this would not be tolerated in England; but it is worth while to inquire whether our rules of evidence may not have gone to the opposite extreme. One very strong proof that they have done so is to be found in the fact that modern innovations in the law of evidence have all been of the nature of relaxations of the old strictness of the common law. For example, until Lord Brougham effected his celebrated reform of this branch of jurisprudence the plaintiffs and defendants in actions were unable to give any evidence in their own causes. They were supposed to be disqualified, because their personal interest in the matters in dispute prevented them from giving reliable testimony. The rule ignored the fact that precisely the same objection would apply to almost every witness; for it rarely happens in any litigation that the witnesses are so entirely unconnected with the litigants as to be absolutely free from bias, or wholly indifferent as to the result of the trial. And the old rule of exclusion worked palpable and enormous injustice. Not unfrequently it happened that the parties to a cause were the only persons intimately acquainted with the facts, and yet they were

compelled to stand silent while the Judge and jury were puzzling over matters which a few words from them would render instantly intelligible.

Legal conservatism was profoundly shocked by Lord Brougham's measure; predictions were hazarded that the daring innovation would offer constant incentives to perjury, and that the action of the law would be paralysed by the conflict of interested testimony. The latter, at least, of these predicted results has not ensued; and if false witnesses occasionally present themselves, it is by no means certain that the evil is greater than in former times. Another step which the common law courts have more recently taken in the same direction is the adoption of the process of "discovery," borrowed from Chancery procedure. In the superior courts of Westminster, by a modern change in their practice, either party to a cause has a right at an early stage of it to file interrogatories for the examination of his opponent on material matters. These innovations have been found by actual experience to promote the ends of justice, but they do not in any way affect criminal procedure. As we have said, persons on their trial for felony and other punishable offences are not allowed to offer themselves as witnesses. Similarly in suits for adultery, which are quasi-criminal proceedings, neither petitioner nor respondent can be required to answer any question tending to show that he or she has been guilty of that offence. In respect of accusations of cruelty the rule is not so strict, and an injured wife is allowed to appear as a witness in support of the charge.

Very recently, in the celebrated case of "Chetwynd v. Chetwynd," where a wife gave evidence of this kind, an attempt was made to cross-examine her as to the question of her own criminality; but the Judge Ordinary, in a decision on Tuesday held that such a course would be an evasion of the law. It may therefore be taken as a rule without exception that in the present state of our code no person accused of adultery or any criminal offence can give evidence upon the matter in issue.

The Legislature is now called upon to determine whether it will reverse this long-established policy. Sir Fitzroy Kelly's Bill for the amendment of the law of evidence proposes that parties to actions for breach of promise of marriage, and in suits instituted in consequence of adultery, may offer themselves as witnesses, and that the same privilege shall be given to defendants in criminal proceedings. Of course the ready objection to this proposition is that it opens the door to perjury. The burglar standing in the dock at the Old Bailey is not likely to depose that he did commit the felony on which he is charged in the indictment. He knows nothing about the plate and jewellery referred to in that document, and certainly never did "feloniously steal, take, and carry away" those chattels. Whenever assertions of innocence are likely to serve his turn, he is usually profuse in the utterance of them, and doubtless would be ready to confirm them with an oath, if he thought it would influence the judge and jury. But, assuming Sir Fitzroy Kelly's bill to have passed, does it follow that such a course would be commonly adopted by criminals? We think not. On the contrary, we believe that the measure would tend rather to silence criminals than to open their mouths. This conclusion may seem paradoxical, but it is very easily explained. It is to be noted that, even under the existing system, prisoners are perfectly at liberty to make what unsworn statements they like to the jury; but, as a matter of fact, the most experienced offenders are very chary of such statements, knowing that if their falsehoods be detected by independent evidence the exposure will tell strongly against them. This feeling would operate with infinitely greater force if the prisoner's statements were given on oath; for then he must submit himself to the terrible ordeal of a cross-examination. Of that process the accomplished rogue has a horror which is inconceivable to honest men, until they have had means of observing its almost irresistible potency. We firmly believe that the fear of cross-examination would in the majority of cases deter prisoners or their counsel from bringing forward their testimony; and even if such obviously prejudiced evidence were offered, can we suppose judges and juries to be so innocent as to listen to it without suspicion? On the other hand, where the charge is false, the evidence of the accused is sometimes, as we have seen in recent cases, invaluable as a means of eliciting the truth, and the consciousness of his innocence would prompt him to court rather than shun cross-examination. Where the accused is guilty, his evidence can at the worst do no harm; where he is innocent, it may be the sole means of securing the ends of justice. In both respects, then, the proposed amendment is desirable; and the bill which has passed the second reading, for the freer discussion in committee, imposes a serious moral duty on those legislators who have to make their choice between a blind and vain attempt to continue in "the old ways," and the acceptance of a genuine improvement.

RECRUITING THE ARMY.

(From the United Service Gazette, March 25.)

THE all-powerful *Times* has at length opened its columns to correspondence on the above important topic, and we are very much gratified to find that all we have ourselves urged on the subject fully corroborated by writers whom the editor thinks entitled to a place in his columns. Many causes are stated for the present scarcity of recruits, and numerous remedies are suggested, all of which we have ourselves discussed over and over again, but there is still a disposition to shrink from the conclusion to which we must come at last, if we wish to keep our Army up to the proper standard of efficiency.

One writer in the *Times* gives a very fair enumeration of the causes which deter men from entering the Army, but he overlooks one or two which we believe have more influence than all the rest put together. We quite agree with "E. W." that the great demand for able-bodied labour seriously interferes with the success of the recruiting-sergeant, but why? Simply because those who want labourers give wages higher than the amount which Parliament enables her Majesty to offer. We do not think that the large emigration to the colonies, which, by the way, is after all not so large when compared with the whole number of the population, tells for much, because the emigrants are mainly married men with young families, and therefore such as, if they remained at home, would not enter the army; and neither do we think that the country or metropolitan police pick up many men who would have otherwise enlisted for soldiers. These men are all enrolled in manhood, not in youth, and are in such a position in life as to be able to procure recommendations and to make interest, as it is called, and are quite a different class from the boys whom we have been accustomed to see in the streets with the cockades stuck in their hats. The "two-thirds of a man's life spent abroad and in bad climates" comes very near the real grievance, but to this we must be permitted to add the insufficiency of the pay, which "E. W." ignores, and certain incidents in the soldier's

life which go far to make the army one of the least desirable of occupations for our population.

Now, the increasing pay of 200,000 men is looked upon as a terrible bugbear—a thing which no Government dare approach; but let us see what it really amounts to, and how it might be met without seriously increasing the general burdens of the country. We believe that there is not a soldier in the whole Army who would not be delighted with 1s. a day clear, clear of the price of his rations, and of vex and disgust him. Putting the rations down at 6d., for the sake of round numbers, the actual increase would be 6d. a day, and this for 200,000 men would cost the country annually exactly £1,825,000 sterling. Supposing this were added to the usual annual expenditure as actual increase, it would not be a matter of very great consequence; but it is by no means absolutely necessary that the Chancellor of the Exchequer should introduce the item into his ways and means. There is the staff, in which a saving might be made that would go a good way towards providing the sum required, and there are half-a-dozen heads of civil expenditure from which alone enough might be pared to make up the balance. But even supposing that Parliament were asked for two millions more annually for the soldier, is there anything alarming to a country so enormously wealthy as ours now is? Is not our army merely a more important police, and is not its function to protect us from enemies abroad, just as the police are supposed—often erroneously—to shield us from thieves at home? It is, in fact, merely a question of insurance, and if legislators can only be brought to consider it in that light there will, we feel convinced, be very little reluctance in voting the money. If an enemy's army were to land in the country, march up to London, and hold it to ransom, there would be very little difficulty in raising a couple of millions to induce such disagreeable visitors to move a little further off. Or if such a fleet of merchantmen as one favouring wind sends out of the Thames or the Mersey were captured, two millions would go a very short way in indemnifying the despoiled owners. The fact is that very few of the persons who have considered this question of the pay of the soldier have estimated the required increase at its exact dimensions. Any addition to the pay of 200,000 men seems a tremendous amount, but if we take it in its aggregate form, and find that what we propose could be done for two millions, it seems to us that the difficulty approaches very nearly to the vanishing-point. We have lent millions to the Dutch, to the Greeks, and to the Italians, and we have thought nothing of it,—why, then, should any one pause at a small increase to the pay of the soldier like a frightened horse on the edge of a precipice? However, pause or no pause, to this conclusion we must come at last, with all the secondary expedients which the correspondents of the *Times* suggest will not produce the slightest effect in attracting recruits to the Army.

"E. W." proposes to open all civilian employments up to 25s. a week to "those soldiers who after eighteen years' service choose to qualify themselves for their new duties," and he points out that the Postmaster-General alone has room for 25,000 men. But he forgets that the ranks of the army of postmen are already quite full, and that of all employments in the Civil Service that of a letter-carrier is considered the most unattractive. Besides, and this is the most important point, an uncertain contingency which is not to ripen for eighteen years will never be an inducement for a youth of eighteen to enter the service. What he wants is an improvement in the pay upon which he commences soldiering, and a further increase in the pay of that non-commissioned rank to which he may fairly hope to aspire within a reasonable period. It is this that will induce young men of the proper age to enter the Army, but there are other matters which must be attended to, if we wish him to remain after ten years' service, and when his services have become doubly valuable as a soldier. As a matter of fact our Army is a very old-fashioned institution, and has stood still in many of its ways whilst progress has been making rapid strides everywhere around us. We published last week a letter from a soldier complaining that the men of his regiment are actually yoked like mules in a cart, and compelled to draw gravel through the public streets of a town, and he adds that the populace jeeringly sing "Britons never shall be slaves" as the patient bipeds toil slowly past with their load. Now, we ask, is it likely that the recruiting-sergeant would be very successful in a town where soldiers were employed in such humiliating offices? We know that such work is not thought anything out of the way in the Army, and that the sight of it would not strike a soldier as being anything extraordinary. But when it is looked upon by young men who have never seen service, and who have the choice of many other employments, we must not be at all surprised if it proves a strong deterrent to enlistment. We mention this merely as one amongst many instances in which old-fashioned customs are persisted in, in utter forgetfulness that the times have changed, and that we must change with the times if we wish to keep up our Army by means of voluntary enlistment. What is required to be done is very simple, and all the ingenious secondary remedies which "E. W." and other writers in the *Times* suggest will not successfully stand in the place of that simple requirement. The young recruit must have more pay on entering the Army, and the young soldier must look forward to a better position when his good conduct has obtained for him the respected position of a non-commissioned officer. Further, his discipline must be maintained without unnecessary personal harshness or severity, and all such old-fashioned military customs as entail personal humiliation or degradation must be at once and universally abolished.

THE EQUITABLE LIFE INSURANCE OFFICE.

This society was established in 1762, and has consequently been upwards of a century in existence. It was the first society that, by the help of the scientific men of the day, based the premiums charged for the insurance of lives upon data, and graduated its premiums from year to year of age, according to the degree of risk incurred. Its application for a charter of incorporation was refused on the ground of the extreme risk of the business it contemplated transacting, and yet the scale of premiums first charged was greatly in excess of, in fact nearly double, those now charged by the companies who exact the highest rates of premium. Notwithstanding the large premiums, as compared with existing scales, originally charged by this society, it had been in existence some twenty-eight years before it ventured to allocate any of its large surplus for the benefit of its members in the shape of additions to their policies. It enjoyed, if that is an applicable term, during this time many sources

of profit which no other insurance office has had the advantage of. For the first nineteen years of its existence the premiums it received were not only much higher than those it now charges, but in many cases they were double as much; during the long course of years in which it was mainly an investing society—i.e., whilst its income exceeded the claims upon it—it bought into the public funds at much lower prices than it obtained when afterwards it was under the necessity of realising; and, strange as it must now sound, its members, in very considerable numbers, discontinued valuable policies without demanding from the society any price for their surrender. If, in addition to these extraordinary sources of profit, we consider that the affairs of the society have always been conducted with the greatest care and prudence, and with absolutely unexampled economy, we shall be prepared to believe, what is the fact, that "The Equitable Society" is the richest life insurance institution going; that is to say, that it has, *ceteris paribus*, a larger percentage of money in hand against its policies than any other office. As the society is a "mutual" one, having no spare capital to claim any portion of its profits, the funds belong entirely to the members, who, in their corporate capacity, are the richest insured lives in existence.

Nevertheless, the society is not a popular one, and new members do not press into it at by any means the same rate at which they seek the protection of other insurance institutions. Is this to be attributed to ignorance, or shall we say *vox populi vox Dei*, and attempt to account for and defend the popular judgment?

That we may be intelligible, we must explain the system on which the society at the end of each period of ten years ascertains its liabilities, and deals with its thus ascertained surplus. The engagements of the society are valued by a Table of Mortality (the Northampton), and a rate of interest (3 per cent.) for money, which taken together are very safe. No doubt it is theoretically possible that the members of the society might, taken one with another, attain an age at which, from the peculiarities of the Table of Mortality, this mode of valuation might perhaps prove insufficient. But let not the most timid take alarm at this. Such a state of things is not only far distant, but could never arise without being very distinctly foreseen, and it would be very easy to provide against it. The effect of this mode of valuation is, that the directors of the society reserve for each policy such a sum of money as they would charge a new member on entering the society for a new policy, maintainable from year to year by paying, not the annual premium chargeable at his age, but the smaller annual premium actually payable under the old policy, which we suppose to be the object of valuation, for the sake of ascertaining what sum of money shall be retained to provide for it when it becomes a claim. Having followed this process with all their policies, the directors ascertain the whole sum of money necessary to meet their liabilities, or the sum at which another Life Office, which used the Table of Mortality and the same rate of interest, could afford to take their business off their hands. It is important to recognise that this mode of valuation leads to a reserve, which affords the same expectation of future profit as of past, except that, in the particular case of "The Equitable," some sources of past profit, which we have already noticed, cannot be expected to recur.

The liabilities thus ascertained are then compared with the funds in hand, which, in the case of "The Equitable," are always very much larger than the liabilities. The difference is the surplus, or the profit which has actually accrued on the past transactions and experience of the society. If this surplus were at once divided amongst the members, the society would fall into the position of a young office, but would start afresh with a very large and profitable business, which, judging from past experience, would yield in its turn great advantages to its members.

But this is not done. Only two-thirds of the surplus are distributed amongst the members, and one-third falls into the general funds of the society, and of course contributes to swell the surplus at the next and subsequent decennial valuations. The effect of this is, that the directors of the society reserve for each policy belonging to an existing member a larger sum than they would charge a new member for insuring his life to the same amount. Thus "The Equitable" denies to its members the advantages of Life Insurance to the extent of one-third of the ascertained surplus, and relegates that sum into a general fund for the next ten years, so that a member who dips in the interloper loses one-third of the actually-ascertained surplus attaching to his policy. Some small correction of this evil is effected by awarding an annual bonus to each policy if the holder should die before the next decennial investigation, but the value of this is insignificant in comparison with the reserved surplus.

The mode in which the two-thirds of the surplus, which is divided every ten years, is apportioned amongst the members is to our minds curiously subservient of the true objects of life insurance. People who insure their lives pay their premiums to secure their families against the pecuniary loss resulting from premature death. A life insurance office proceeds on principles the very opposite to a tonne, in which the survivors are the winners. In a life office, those who live must pay for those who die, and the object should be as far as possible to divide the common fund equally between the members, irrespective of the time of their death. If a man pays an annual premium of £30 for the insurance of £1000 in case of death, and dies before the time comes when another annual premium falls due, it is evident that he takes a very much larger sum out of the common stock than he has put in. It is equally evident that this must be made good by others who pay in more than they take out. And this is the very essence of life insurance, viz., that those who live pay for those who die. A well and equitably conducted mutual life office should, and so far as payments to its members are concerned, equalise the pecuniary advantages of shorter or longer life. "The Equitable" actually does this so far as the sum originally insured is concerned. If a man pays his £30 a year and gets insured in the society for £1000, he gets this sum whenever he dies, and no inquiry is instituted as to whether he has paid one premium only or fifty premiums. He who has paid one, and he who lives to pay fifty premiums, go share and share alike: so far as the £1000 is concerned, they agree to equalise the advantages of long life and the disadvantages of short life. We conceive it to be a very simple and undeniable corollary of this, that if the premium charged to each should turn out to be larger than need have been exacted from them, they should share the profit thereby created, as they share the common fund out of which the profit arises. But this is by no means the case in "The Equitable." With respect to the profits which are ascertained at the end of each ten years, the principle of a tonne rather than that

of a life insurance office is adopted, and the profits are accumulated on the old policies, so that those who live to old age have not only the benefit of life, but receive also a large portion of the money which should have gone to those who have not obtained that benefit. We will illustrate the working of the method by which "The Equitable" distributes two-thirds of its ascertained surplus by an example taken from the Report of the Society for the decennial period ending 31st December, 1849. In the example of bonus additions then and previously awarded, there is one case of a policy taken out in the year 1790. Supposing this policy to have been for £3260, so that in the event of his death the member's family would receive £2600 for £1000 insured. Another member, whose policy was taken out in 1830, would receive only £1140 for every £1000 insured; whilst, if he died in the year 1849, he would receive another member, who entered in 1840, would receive only £1020 for £1000 insured. Now, is the result simply due to the fact that the older members get a larger number of decennial additions? They also get a much larger bonus addition at each period. Thus, in 1849 the addition for the decennial period then closed was in one case £1800, and in another only £220. This comparison proceeds by extreme cases; but if we turn our attention entirely to old policies, and compare an old policy with an old one which is nevertheless not so old, instead of comparing an old policy with a new one, we find the same sort of thing, though not quite in an equal degree. Thus, whilst a policy for £1000, dated 1790, got an addition of £1200, one dated 1816 would get only £680.

The way in which this result is obtained is that at the end of each decennial period every policy gets an annual bonus, not for ten years, but for every year it has been in existence; so that, if a policy is forty years old, it gets four times the bonus attached to one which is ten years old. And this is repeated each ten years, and thus, in a society whose object should be as much as possible to equalise the benefits of life, we see that among people paying the same rate of premium, one person who has the advantage of long life may draw out nearly as many times as much as one who incurs the disadvantage of short life. In few words, so far as "The Equitable" is concerned, it distributes its profits on the tonne, or anti-life insurance principle. We say, therefore, that the public who desire life insurance have sound reason on their side in the small degree of favour they show to the richest and most economically managed life insurance society in existence.—*London Review.*

THE PROSPECTS OF THE MONROE DOCTRINE.

(From the Liverpool Advertiser.)

THE care which was taken by Lord Palmerston to impress upon the House of Commons the view that the question of the defence of Canada should be considered without reference to whatever may be the intentions of the Cabinet of Washington, will not convince everybody that a vote would have been asked, at this particular time, for works which we are told ought to have been constructed many years ago, but for the moment which have four utterances so repeatedly on public platforms and in the columns of newspapers in the Northern section of the United States. That the relations between the two countries are perfectly amicable might be undoubted, even without the Premier's assurance to that effect; for President Lincoln and Mr. Seward are far too astute to endorse the ravings of the *New York Herald*, while the civil war is yet to be ended, and nobody is at present able to say what the end will be. But that the possible eventualities of the contest have had nothing to do with the determination of the Government to strengthen the fortifications of Quebec, at the very time that the Chancellor of the Exchequer is aiming at the reduction of the public expenditure, is what few persons will be able to believe. Even if the speeches and newspaper articles above referred to may be put aside as the mere adulation of popular irritation, the statement that the Monroe doctrine has been proposed as the basis of a reconstruction of the Union remains to suggest other considerations than the desire to enable Canada to enter the new Confederation in a better state of defence than the report of Colonel Jervis shows her to be at present.

It is an illustration of the state of feeling produced in England and France by the late negotiations at Richmond and Fortes Monroe, at once singular and significant, that while the organs of public opinion in the two countries respectively make light of whatever danger may be supposed to menace the quarter in which each is most interested, they insist upon the gravity of the situation in respect of each other. Thus, on the one hand, American irritation at the French intervention in Mexico is referred to as assuring the safety of Canada, and, on the other hand, the threat of Maximilian is held to be no danger, on account of the United States who certainly attack Canada, and cannot venture to cope with France and England combined. Now that the fact can no longer be concealed that matters are not quite so promising for the Austrian dynasty in Mexico as the world was some time ago assured they were, the *Memorial Diplomatique* makes an elaborate attempt to show that the new empire has at least nothing to fear from the United States. We are told that both President Lincoln and Mr. Seward in Washington, and Mr. Dayton in Paris, have repeatedly declared it to be the well-considered determination of the American Government to respect the free vote of the Mexican people; and, moreover, that President Lincoln promised that, if re-elected, he would recognise the Emperor Maximilian as heretofore other Powers did so. The Cabinet of Washington, it is asserted, has never, in its negotiations, made the slightest allusion to the Monroe doctrine, nor any reserves implying any right whatever to interfere in the internal affairs of Mexico. The initiative tending to revise the Monroe doctrine, as a secondary object of the reconstruction of the Union, is said to have proceeded from the South. As a further security against intervention in Mexico on the part of the United States, the *Memorial* argues that the notice given by the Cabinet of Washington to terminate the treaty regulating the employment of vessels of war on the great American lakes shows an intention to declare war against England as soon as the great question of North against South has been in some way or other settled.

But where is the evidence that Canada is more seriously threatened than Mexico? If one is to be held menaced by the formation of an understanding between England and the United States which was provided for by the treaty itself, the other may be justly regarded as threatened by the refusal to recognise the empire of Maximilian. It may or may not be true that the proposed revival of the Monroe doctrine emanated, from Richmond; but the *State-*

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Last night I had a dream—a fearful dream—No plain, so clear, it like a fact did seem.
I dreamt M'Carroll had made up his mind,
And took his passage for the Emerald Isle.

I watched the ship till lost afar to view,
And bid our friend a last, but sad adieu.
Homeward I turned, then what a scene I saw
But could not tell what all the noise was for.
Until at length the master butchers came,
And sorely handled our McCarroll's name.
This day, they said, shall be a joyous day;
Our bitter pill McCarroll's gone away.
We'll hang out flags, and rise our meat,
And have a costly, sumptuous fete.
X

We'll keep the prices down;
 No more we'll hear his name in town.
 Our ribs of beef are sixpence now,
 We'll cut and serve them any how.
 And when they at the prices complain,
 We'll say, go back to Phil again.
 I saw the poor with faces sad,
 And wives and mothers nearly mad.
 They read the prices round the town,
 And sick at heart were quite cast down.
 With this ray had began to turn.

No more we'll keep the prices down;
No more we'll leave the names of our
Our ribs of beef are expensive now,
We'll cut and serve them any how,
And when they at the market claim,
We'll say, go back to Phil again.
I saw the poor with faces sad,
And wives and mothers wept in mad.
They read the prices round the town,
And sick at heart were quite cast down.
I wish this my head back I could turn,
In my sleep I did willy turn,
Awoke, and casting off my fear,
Who knows my joys—McCarroll still was here.

LIST OF PRICES.

	Per lb.		Per lb.
Hind quarter of mutton	3d	Spice beef	.. 4d
Pork ditto ditto	.. 2d	Roast beef, cooked	.. 4d
By weight, half sheep	.. 2d	Butter	.. 4d
Mutton chops	.. 3 1/2d	Black pudding	.. 4d

Rump steak ..	2d	Beef sausage ..	1d
Beef steak ..	1d	Pork ditto ..	1d
Boiling beef ..	1d	Legs of pork ..	4d
Corned beef ..	1d	Loina of pork ..	4d
Best ribs of roast beef ..	2d	Ven ..	4d
Sirloin ditto ..	2d	Suet ..	1d
Head quarter beef ..	1d	Beef hams, by the whole ..	1d
Flank quarter beef ..	1d	Ditto, by the piece ..	1d
White pudding ..	4d	Brawn ..	1d
Cow back each ..	5d	Tripe ..	1d
On forcing each ..	3d		

Stump steak ..	24d	Beef mutton ..	4d
Beef ..	1d	Pork chops ..	4d
Slicing beef ..	1d	Legs of pork ..	4d
Comed beef ..	1d	Loins of pork ..	4d
Beef and roast beef ..	24d	Suet ..	4d
Sirlin ditto ..	24d	Stout ..	4d
Head quarter beef ..	1d	Beef hams, by the weight ..	4d
Few bones ..	1d	Bacon, by the piece ..	4d
White pudding ..	4d	Tripe ..	4d
Cow heels, each ..	5d	Tripe ..	4d
Ox tongues, each ..	5d		

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 Henry Pitt and Marks, Sydney;
 William-street, Woolloomooloo;
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 near Henry Hall, Sydney;
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10 tons sheet zinc, 7 x 8
10 tons galvanised iron tiles, 26 and 28 gauge.

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M'MAHON'S, Cricket Depot.

lengths
10 tons shaved zinc, 7 1/2 lb
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Caster oil							
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Scilla seed							
Tartaric acid							
Congrua tea, in half-chests							
Le-labers, in 1 lb. tins							
Red herrings, in half-barrels							
French beans							
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O THARD'S first-class BRANDIES.—The undersigned
travels appointed agent for the sale and receipt of direct
shipments, and prepared to supply the trade.

S. L. DENUSMAN, New Pitt-street.

S ALT.—Liverpool and St. Ube's, in English oil savy
tins, 100 lbs. each.

F INE DRY SALT, in 1 cwt., and 2 cwt. bags.

H ENRY BELL, Pitt-street.

L UCERNE, 10 tons superior quality: 200 Fat Mags,
lot well cured corned Beef, Bacon, 1000 tins Ham,
1000 tins Corned Beef, 1000 tins Corned Beef, 1000 tins

FOR SALE, a small STACK of OATEN HAY, very good; a small boy's Pony, 12 hands; a Horse, Spring Van, and Harness, a good turn out. Apply GEORGE VIDLER, Fivedock Inn, Fivedock Road.

SUBSCRIPTIONS—\$4 per annum; if sent through the Post Office, \$4 10s. per annum.

CAUSE TERMS OF ADVERTISEMENTS:

Two lines, and under ..	One shilling.
Four lines, ditto ..	Two shillings.
Six lines, ditto ..	Three shillings.
Eight lines, ditto ..	Four shillings.
Ten lines, ditto ..	Five shillings.

And 3d. (three pence) per line for every additional line for each insertion.

Advertisements under six lines will be charged as above.

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 Money Order or Postage Stamps.

WYVERN - Printed and Published by JOHN FAIRFAX and Sons
 at the Office of the *Reading Morning Herald*, 71th and Market
 streets, Friday, June 19th, 1908.

10

au/nla.news-page1473

BRASS TOE BOOTS.—One pair warranted to wear out THREE of other kinds, at COCKS'.

BRASS TOE BOOTS, in most elegant styles, obtainable only at B. COCKS', George-street.

MCCARROLL, CUMBERLAND-STREET.

Last night I had a dream—a fearful dream—So plain, so clear, if like a fact it seems.
I dreamt McCARROLL had made up his pile,
And took his possession of the Emerald Isle.
I watched the ship till lost afar to view,
And bid our friend a last, but not adieu.

Homeward I turned, then what a scene I saw
 Until I could not tell what all the noise was for.
 Until at length the name of M-Carroll came,
 And sorely handled our M-Carroll's name.
 This day, they said, shall be a joyous day.
 Our bitter pill M-Carroll's gone away.
 We'll hang out flags, and rise our roars,
 And have a costly, sumptuous feast.
 No more he'll keep us down, no more he'll keep us down,
 No more we'll hear his name in town.
 Our ribs of beef are sixpence now,
 We'll cut and serve them any how.
 And when they at the price complain,
 We'll say, go back to Pitts again.
 I leave the poor with faces sad,
 And with their pockets full of lead.

And wives and mothers nearly mad,
They read the prices round the town,
And sick at heart were quite cast down,
With this my loud, my hoarse, my roar,
And in my sleep did wildly turn,
I woke, and casting off my fear,
Who knows my joy—McCarroll still was here.

LIST OF PRICES.

	Per lb.		Per lb.
Hind quarter of mutton	3d	Spiced beef	.. 4d
Fore ditto	.. 2d	Round beef, cooked	.. 4d
By whole or half sheep	.. 3d	German sausage	.. 4d
Worcestershire	.. 3d	Black pudding	.. 4d
Runners	.. 3d		

And wives and mothers nearly mad,
They read the prices round the town,
And sick at heart were sitting up,
With this my head began to turn,
And in my sleep did wildly turn,
I woke, and casting off my cover,
Who knows my joy—McCARROLL still was here.

LIST OF PRICES.

	Per lb.		Per lb.
Hind quarter of mutton	34	Spice beef	.. 4
Pine ditto ditto	32	Round beef, cooked	.. 4
By whole or half sheep	30	German sausage	.. 4
Mutton chops	34	Black pudding	.. 4
Round steak	30	Red sausage	.. 4
Beef steak	.. 14	Pork ditto	.. 4
Beefing beef	.. 14	Lops of pork	.. 4
Corned beef	.. 14	Butts of pork	.. 4
Best ribs of roast beef	.. 20	Veni	.. 4
Sirlon ditto	.. 24	Suet	.. 4
Half a ham	.. 30	Butter, by the pound	.. 4
Pure quarter beef	14	Ditto, by the pound	.. 4
White pudding	.. 40	Brown	.. 4
Cow kidneys	.. 30	Tripe	.. 4
Ox tongues, each	1 34		

PHILIP MCCARROLL.
Whitechapel Market, near Bow Road, London;
Corner Pitt and Market streets, Sydney;
William-street, Woolloomooloo.

Best steak	10	Pork ditto	10
Beef	10	Pork	10
Beef	10	Legs of pork	10
Beef	10	Loins of pork	10
Best ribs of roast beef ..	20	Venison	10
Sturgeon ditto	24	Sardines	10
Head quarter beef	14	Small sardines, like white ..	10
Fore quarter beef	14	Ditto, by the piece	10
White pudding	40	Brawn	10
Cow kidneys	10	Tripe	10
Ox tongues, each	1 3/4		

PHILIP MCCARROLL,
 Wholesale and Retail, Beef, Haddies,
 Corner Pitt and Market streets, Sydney.
 William Street, Woolloomooloo;
 Farmington street, near opposite the Newitors Road;
 Botany, near Hahnbush.
 Cumberland street, close to the watch-house.

ROOFING MATERIALS.—The undersigned is now
 150 tons galvanized corrugated iron, 5, 6, 7, 8, and 9 feet
 lengths
 10 tons of zinc, 7 1/2 feet
 10 tons galvanized iron, 26 and 28 gauge.

FREDERIC LASSETTER,
 EXCELLENT Dinner Sherry and Port, 24a per dozen,
 10s. 6d. per gallon. R. LAMB and CO., 147, Pitt-st.
 PRIZE PAIRS, with silver shoddy, for presentation
 to JAMES MACDONALD.

ROOFING MATERIALS.—The undersigned is now landing—
150 tons galvanized corrugated iron, 5, 6, 7, 8 and 9 feet lengths
10 tons of zinc, 7 x 8
10 tons galvanized iron tile, 26 and 28 gauge.
FREDERIC LASSETTER.

EXCELLENT Dinner Sherry and Port, 24s per dozen.
10s, 6d per gallon. R. LAMB and CO., Ltd., Port.
PRICE, BATH, with silver shodders, for presentation.
M'MAHON'S next City Bank.

BOXING GLOVES, best leather, studied, 17s. 6d per set.
M'MAHON'S, next City Bank.

FOOT BALLS, best leather covered. M'MAHON'S, next City Bank.

FOR SALE, 1 terrestrial 36-inch GLOBE, GILFILLAN and CO., Macquarie-place.

F O R S A L E .
Portland cement
Caster oil
Castor rape
Soda ash
Tartaric acid
Cucumbers put in half-hoops

BOXING GLOVES, best leather, stitched, 17s. 6d. per set.
MMAHON'S, next City Bank.

FOOT BALLS, best leather covered. **M**MAHON'S,
 next City Bank.

FOR SALE, 1 terrestrial 36-inch GLOBE, GILFILLAN
 & CO., Macquarie-place.

F O R S A L E -
 Portland cement
 Cast-iron
 Cast-iron pipe
 Soda ash
 Tartaric acid
 Congia yolk, in half-chests
 Lobsters, in 1-lb. tins
 Red herrings, in half-barrels
 French beans
 Buns (waterproof)
 Boots, cartridges, &c., &c.
 GILFILLAN & CO., Macquarie-place.

GROCERIES, GROCERIES - The cheapest house in
 Sydney, for groceries of first quality. Haymarket
 House, 611, George-street.

PINKET and whitest SUGARS, at prices that *defy*
 competition. **T**HURBIL, George-street.

IF you are in search of good TEA, call at 611, George-
 street.

GROCERIES, GROCERIES - The cheapest house in Sydney, for groceries of first quality. Haymarket House, 611, George-st.

FINEST and whitest SUGARS, at prices that *defy* competition. R. S. TIGHE, 611, George-st.

IF you are in search of good TEA, call at 611, George-st.

FOR COFFEES, of delightful flavour and aroma, try R. S. TIGHE, 611, George-st.

FAMILIES studying economy will find it to their advantage to purchase their GROCERIES at Haymarket House.

SPERM CANDLES, from 9d., new candles, 6d.; 1st. fine flax, at mill prices; rice, oatmeal, split peas, and sweet corn, in the bush, to be obtained at prices that must command a business. R. S. TIGHE, Haymarket House, 611, George-st.

FLOUR - Superfine silk-dressed, 12s. 6d. per 100 lbs., including bag, warranted. A. J. MCCARDL.

FOR COFFEES, of delightful flavor and aroma, try
R. S. TIGHE, 611, George-street.

FAMILIES studying economy will find it to their ad-
vantage to purchase their GROCERIES at Hay-
market House.

SPERM CANDLES, from 6d., new candles, 6d. 4.
fine flue, at mill prices; rice, oatmeal, split spelt, and
all articles in the trade, at the lowest prices, at the
economical business of **R. S. TIGHE**, Haymarket House,
611, George-street.

FLOUR!—Superfine silk-dressed, 12s. 6d. per 100 lbs.,
including bag, warranted by **A. J. MCCARDOLL**,
Market-Street.

WHEAT!—5000 bushels prime Adelaide, ex Ld., from
Onkaparinga, by **H. H. BEACHAMP**, 14, Barrack-street.

FLOUR!—A-1-Aldo, Haverley, and other brands, in
SALE. **H. H. BEACHAMP**, 14, Barrack-street.

LUCKEN SEED.—Best new, now landing, for
SALE. **H. H. BEACHAMP**, 14, Barrack-street.

BONNIE'S CASK BRANDY!—Genuine Cognac, for
SALE. **H. H. BEACHAMP**, 14, Barrack-street.

STOCKHOLM Pitch and Tar, and all the Point White
Zine Paint, Oleo Turpentine. **H. H. BEACHAMP**,
14, Barrack-street.

SUNT'S Yellow Metal, Sheathing Felt, Navy Oils,

Market Wheat.

WHEAT.—5000 bushels prime Adelaide, ex Lily, from
Oakeley, H. H. BEACHAMP, 14, Barrack-street.

FLLOUR.—Adelaide, and other brands, by
SALE, H. H. BEACHAMP, 14, Barrack-street.

LUCKENEE SEED.—Best new, now landing, for
SALE, H. H. BEACHAMP, 14, Barrack-street.

PONNETT'S CASK BRANDY.—Genuine Cognac, for
SALE, H. H. BEACHAMP, 14, Barrack-street.

SUNSHINE KILN FLOUR.—Superior Patent White,
Type 1, Patent, Oakeley, H. H. BEACHAMP, 14, Barrack-street.

MUNZ'S Yellow Metal, Shouting Fire, Navy Oalm,
Resin, Bright Varnish, S. & S. Soap, & Colours.

WINDOW Glazes, Gold Leaf, Paints and Colours, Li-
censed Oil, Colza Oil, Resin, H. H. BEACHAMP, 14, Barrack-street.

FOR SALE, GOLD FIBRE, and cheap, Pearl SASS,
S. & S. SUNSHINE KILN FLOUR, now first-
class.

MILL BELTS, double or single.—ALDERSON and
SONS, 221, Elizabeth-street.

PEACEMONT and WALKER have for SALE, at
lowest prices
Cedar, Baltic deal, Oregon
Chine pine, redwood and N. Z. pine
Hardwood, in every variety
and size. Singapore, 11, Raffles

M Resin, Bright Varnish, St. Paul Sp. BEACHAMP,
WINDOW GLASS, Gosh, Lost Sinks and Colors, Lined Oil, Colors, Oil, Fibre, R. H. HARRIS,
FOR SALE, COLO. BIRCH, and Heavy Trawl SAGG,
L. L. LENDER and Co., New Pitt-street, 2,
MILL BELTS, double or single.—ALDERSON and
SONS, 221, Elizabeth-street.
BEACMOND and WALLER have for sale, at
lowest prices
 Cedar, Baltic—dead, Oregon
Cham, colonial and N. Z. pine
Hardwood, in every variety
Forest oak shingles
Robert Town dust and paintings
Red Ranger slates, slate m
Cemented galvanized sheets, 6, 7, and 8 feet
Sheet lead, by the roller cut
Portland cement—all the best brands
Plaster, paris
Doors, cashes, architraves, skirting, &c.
Every description of joinery made, by first-class
workmen, in the most durable manner.
Railway Joinery Works and Building Materials
Depot, opposite the Railway Gate, Botany Road.
SHEET LEAD, 5, 3, 4, 4 1/2, 5, and 6 lbs. cut to any
weight. W. CARY, 10, Abchurch-lane.
INSURED, OIL, to 100,000. Furness, 38, New Canal

Robert Town don and palings
Best Ranger shades, slate mts
Carnaged galvanised sheet pte, 6, 7, and 8 feet
Sheet lead, by the roller cut
Portland cement—all the best brands
Plaster paris
Doors, casings, sashtraces, skirting, &c.
Every description of joinery made by first-class
Workmen, in, or about the Works, or at the
Railway Joinery Works and Building Material Depot,
opposite the Railway Gate, Botany Road.

SHEET LEAD, 3, 4, 5, 6, and 8 lbs. cut to any size.
L VERNAL OIL, to 101, Turps, 6 and 9 per gallon.
W. CARY, Railway Bridge Stores.

ENGLISH and American Patent, Whiting, assorted Dry
Colours, Latin Nails, Copper Wire, Railway Bridge Stocks,
&c.

ALUMINIZED IRON, all gauges, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789,

L W. CARY, Railway Bridge Stores.
E NGLISH and American Plaster, Whiting, assorted Dry Colours, Latin Nails, Copper Wire, Railway Bridge Stores.
C ALVANIZED IRON, all gauges, 4, 5, 6, 7, 8 & 10.
S T. S. MIDDLETON, Railway Bridge Stores.
K EROSENE Oil, wholesale and retail, cheap, hot, or money returned. W. CARY, Railway Bridge.
L IVERPOOL Coarse Salt, in 3-bushel sacks.
H ENRY BELL, Pitt-street.
H OUSE and SHOP and STOCK to DISPOSE OF.
 Instructed by the Mortgage Court.
O 'NEAR'S first class FRANCHISES. The undersigned being appointed sole AGENT, is in receipt of direct shipments, and prepared to supply the trade.
 S. S. MIDDLETON, Railway Bridge, Pitt-street.
S ALT.—Liverpool and St. Ube's, in English and assay tresses. HENRY BELL, Pitt-street.
F INKE Dairy Salt, in 1 cwt., and 2 cwt. bags.
 HENRY BELL, Pitt-street.
L UCKERNO, 10 tons superior quality, 300 Fat Pig, 100 well cured corned beef, 1000 tins of
 Lard, 1000 tins of Corned Beef, 1000 tins of
 Canned Fruit, 1000 tins of Canned Soup and Canned
 Sole Leather, &c., for Private Sale, at my Wood and
 Produce Stores, Clarence street, Weymouth.
 H. R. REID.

being appointed sole AGENT, is in receipt of first shipments, and prepared to supply the trade.

S. A. N. N. Pitt-street.

SALT—Liverpool and St. Ube's, in English and any others. HENRY BELL, Pitt-street.

FINE Dairy SALT, in 1 cwt., and 2 cwt. bags. HENRY BELL, Pitt-street.

LUCEURNE, 10 tons superior quality, 300 Pfd Canisters, at well cured cost. BROWN, 100 South Street, New York.

For Agents, Messrs. ROBIN, CAUSTIC, SOAP AND CANDLES, Sole Leather, &c., for Private Sale, at my Warehouse and Produce Stores, Clarence street, WYNDHAM.

H. R. REID.

FOR SALE, a small SACK of OATEN HAY, very good; a small boy's Pony, 12 hands; a Horse, Brown Van, and Harness, a good turn out, apply GEORGE VICKERS, Fivewood Lane, Fivewood Road.

SYDNEY MORNING HERALD—Advertisement in this paper, if sent through the Post Office, £4 10s. per annum.

CASH TERMS OF ADVERTISEMENTS:

Two lines, and under ..	One shilling.
Four lines, ditto ..	Two shillings.
Six lines, ditto ..	Three shillings.
Eight lines, ditto ..	Four shillings.
Ten lines, ditto ..	Five shillings.

FOR SALE, a small STALL OF OATEN HAY, very good; a small boy's Pony, 12 hands; a Horse, Spring Van, and Harness, a good turn out. Apply **GEORGE WILKIN,** Fivewood Lane, Fivewood Road.

SYDNEY MORNING HERALD.
Subscription—Per annum, if sent through the Post Office, £4 10s. per annum.

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Ten lines, ditto ..	Five shillings.

And 3d. (three pence) per line for every additional line for each insertion.

* All advertisements under six lines will be charged to the advertiser's account, if booked.

By BIRTH, Deaths, and Marriages, each insertion.

N.B.—Advertisements in the country can remit payment by Money Order or Postage Stamps.

WENTY-FRAMES and Published by **JAMES FARRAN** and sold at the Office of the Sydney Morning Herald, Pitt and Market streets, Friday, June 26th, 1886.

And 3d. (three pence) per line for every additional line and each insertive.

* All advertisements under six lines will be charged for at advertiser's account, if booked.

See Births, Deaths, and Marriages, &c. each insertion.

N.B.—Advertisers in the country can remit payment by Money Order or Postage Stamp.

EVERY—Printed and Published by **JOHN FAIRMAN** and Sons at the Office of the **Reading Mercury**, Market, Pitt and Minster streets, Friday, June 26th, 1868.

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